

From: "William Frey" <wfrey@omegafinancial.com> on 01/28/2004 10:20:41 AM
Subject: Consumer Leasing

Your proposal to revise Federal Reserve Regulations B, E, M, Z and DD to add "clear and conspicuous" standards appears completely unnecessary. Our institution has experienced no consumer complaints in that regard. The cost and confusion involved with staff retraining would be prohibitive beyond any benefit to be derived.

Yours truly,

William F. Frey
Vice President
Omega Bank, N.A.